

## Health Care: Alternative Legislation in the House

Last week, the President addressed the Congress and the nation on health care. Based on what I have heard in meetings, roundtable discussions and town halls throughout East Tennessee, folks don't want another speech on why we should support this divisive health care proposal &ndash; they want the President to put forward health care solutions worthy of all Americans&rsquo; support.

Furthermore, the President delivered what the Washington Post referred to as a &ldquo;campaign-style speech&rdquo; to thousands of union members last Monday. In this speech, the President attacked critics of health care legislation &ndash; H.R. 3200 &ndash; claiming they did not have an alternative plan: "I've got a question for all those folks: What are you going to do? What's your answer? What's your solution? "And you know what? They don't have one," Obama said.

Quite frankly, this is just flat wrong. As a critic of H.R. 3200 and someone who is very interested in implementing legislation that will help- not hurt the American people &ndash; I have joined with other members of Congress to propose an alternative plan - H.R. 3400, the Empowering Patients First Act. This legislation can truly transform American health care in a positive way by emphasizing individual control of one&rsquo;s health care policy instead of a government takeover of medicine.

Simply put, this legislation is based on the principle that by giving individuals control and ownership over their health care plan, we will achieve full access to coverage, make health insurance portable and ensure pre-existing conditions no longer stop individuals from being able to purchase health insurance. I believe this legislation offers positive solutions for health care reform that will lower the cost of health care insurance &ndash; making it more accessible to the American people.

### H.R. 3400 Gives Full Access to Coverage

First, we need to make health insurance more affordable. Where some believe federal mandates and centralized control is the answer to contain costs, we believe there&rsquo;s a better approach. As cost is the biggest barrier to coverage, H.R. 3400 offers tax credits and deductions, which are advanceable and on a sliding scale, so the less wealthy and those without employer-provided plans will be able to purchase coverage.

A true market for Americans to purchase this personal private coverage, however, does not currently exist. The Empowering Patients First Act achieves this by allowing all Americans to use pre-tax dollars to buy coverage on the open market, leveling the playing field with employer-provided care that already receives this benefit. In addition, to provide Americans greater purchasing power, the legislation allows small businesses and other groups to pool together to increase their purchasing power so that people can come together freely to drive down prices. These pools will provide a place for those with pre-existing conditions to find coverage at an affordable price. And there is the opportunity to purchase health insurance across state lines, which is currently barred.

Finally, we cannot fully bring down costs without addressing the runaway medical liability crisis. From exorbitant malpractice insurance premiums to the remarkably expensive practice of defensive medicine, it is my experience that the current culture of litigation costs patients hundreds of billions of dollars. These costs do nothing to provide better care, but rather serve only as a defense against unyielding personal injury lawyers. H.R. 3400 tackles this problem with the creation of new health courts that trust the expert opinions of medical professionals. When malpractice suits are brought through specialized courts and viewed through the perspective of medically appropriate care, rather than a lottery mentality, we will see a decline in frivolous lawsuits and the need for costly defensive medicine.

#### H.R. 3400 Put the Patients in Charge

Providing access to affordable care is only part of the picture. A 21st century American health care system should put the customer -- the patient -- in charge of their care. To truly transform American health care in a patient-centered way, we must give control and ownership of health coverage to individuals -- to patients.

Currently, most people receive their care from their employer or the government. H.R. 3400 offers people the option to utilize a system that would give them more options to choose a program that is best suited for their needs rather than having to take or leave one plan option. Under H.R. 3400, employers could provide their workers with the opportunity to purchase the care that best fits their individual needs. This legislation will also make the purchasing decision easier with the transparency created by new health plan and provider portal websites where patients can compare rates and information about coverage options and treatment.

All of these things give patients choices, portability, and control. And when patients are empowered with the ability to vote with their feet, we will, by necessity, see insurance companies become much more responsive to our personal needs.

Finally, all this can be accomplished without raising taxes a single penny. On top of the cost savings associated with lawsuit abuse reform, greater competition, and reining in waste, our plan is fully paid for by reducing spending, which has gotten way out of control. Instead of growing government, the Empowering Patients First Act says that Washington must once again set priorities in our budget -- just like American families do every single day.